

**Amendments to the Specification**

At the top of page 1 of the Specification, please delete the heading: "BAKER & BOTTS, L.L.P. 30 ROCKEFELLER PLAZA NEW YORK, NEW YORK 10112."

Near the top of page 1 of the Specification, just above the title "ASYMMETRIC ENCRYPTED PIN," please delete the information from the oath and declaration which reads: "TO ALL WHOM IT MAY CONCERN: Be it known that I, JOHN WANKMUELLER, a citizen of the UNITED STATES OF AMERICA, whose post office address is 11 Evergreen Lane, New Hyde Park, New York, 11040, have invented an improvement in an."

On page 1 of the Specification, just below the title "ASYMMETRIC ENCRYPTED PIN," please delete the phrase "of which the following is a".

On page 1 of the Specification, just below the title "ASYMMETRIC ENCRYPTED PIN," please replace the heading "SPECIFICATION" with the heading "CROSS REFERENCE TO RELATED APPLICATIONS".

**Amendments to the Claims**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (currently amended) A method for encoding transaction data, the transaction data including account PIN data input by a user and non-PIN data, comprising the steps:  
performing a first encryption operation only on the PIN data; and  
performing a second encryption operation on at least the non-PIN data, such that the PIN data is cryptographically isolated from the non-PIN data.